

DEC 21 2001

## DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION

Docket No. 01102

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**FINANCIAL TRANSACTION PROCESSING SYSTEM**

specification of which

(check one) \_\_\_\_\_ is described and claimed in PCT International Application

filed on (MM/DD/YYYY) \_\_\_\_\_ amended on \_\_\_\_\_

(if applicable)

(OR) XX is described in United States Application Number 09/863,759filed on (MM/DD/YYYY) May 24, 2001 (OR) \_\_\_\_\_ is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Claimed? Yes No

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States Provisional Application(s) listed below.

60/288,426	May 4, 2001

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:


As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Donald L. Dennison  
Burton Scheiner  
Ira J. Schultz

Reg. No. 19920  
Reg. No. 24018  
Reg. 28666

Scott T. Wakeman Reg. No. 37750  
Malcolm J. MacDonald Reg. No. 40250

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CUSTOMER No. 23338

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor John A. JONES  
(First, Middle, Family Name or Surname)

Inventor's signature [Signature] Date November 7, 2001

Residence Suwanee, Georgia Citizenship U.S.A.  
(City, State, Country)

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Full name of second joint inventor Harold BRAY  
(First, Middle, Family Name or Surname)  
Second inventor's signature [Signature] Date 12-4-01  
Residence Seminole, Florida  
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Full name of third joint inventor James H. SMITH  
(First, Middle, Family Name or Surname)  
Third inventor's signature [Signature] Date 11-12-01  
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Full name of fourth joint inventor Jeffrey A. WAKEFIELD  
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Full name of sixth joint inventor Frank J. DECARO  
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Sixth inventor's signature [Signature] Date 11-19-01  
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Full name of seventh joint inventor Paul J. VERMEULEN  
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Seventh inventor's signature [Signature] Date 12/4/01  
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Full name of eighth joint inventor Kumar S. CHOUDHURI  
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Full name of sole or first inventor John A. JONES

(First, Middle, Family Name or Surname)

Inventor's signature [Signature]Date November 7, 2001Residence Suwanee, GeorgiaCitizenship U.S.A.

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Full name of thirteenth joint inventor Karl CHRISMAN  
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